

## REMARKS

Reconsideration of this application is requested.

The Examiner has objected to the drawings under 37 CFR §1.83(a) for not showing every feature of the invention specified in the claims.

Fig. 10 that was submitted with Applicant's Amendment of September 17, 2002, shows every feature of claim 1. For instance: step (a) of claim 1 is illustrated in block 900; step (b) of claim 1 is illustrated in block 901; step (c) of claim 1 is illustrated in block 904; step (d) of claim 1 is illustrated in block 905; step (e) of claim 1 is illustrated in block 906; and step (f) of claim 1 is illustrated in block 903.

Claims 1-6 and 9-10 have been rejected by the Examiner under 35 USC §112 as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Claim 1 has been amended to indicate one or more customers instead of a customer.

The term "fraudi" in line 19 of claim 1 serves to identify a set of risks associated with each step of the assessment. The term "fraudi" was described on page 4, line 22 to page 5, line 4, and on page 10, line 11 to page 11, line 21.

Claims 1-6 and 9-10 have been rejected by the Examiner under 35 USC §102(e) as being clearly anticipated by Walker, et al. (U.S. patent No. 6,664,987).

Walker discloses the following in lines 11-41 of column 3:

"In accordance with the present invention, a central controller receives from a POS terminal a purchase price and a financial account identifier. The financial account identifier specifies a financial account, such as a credit card account. The central controller, in turn, generates one or more installment plan identifiers indicating installment plans for payment of the purchase price. The installment plan identifiers are based on the purchase price and/or the financial account identifier. For example, certain accounts or certain high

purchase prices may merit preferred installment plans. The installment plan identifiers are transmitted to the POS terminal.

A purchaser at the POS terminal selects whether he would like to pay for his purchase in installments and, if so, using which installment plan. The POS terminal generates a selection signal indicative of whether to accept any of the installment plans. In other words, the selection signal indicates a selected one of the installments plans (if the purchaser desires to pay in installments) or that no installment plan was selected. The POS terminal then transmits the selection signal to the central controller.

The central controller receives the selection signal. If the selection signal indicates acceptance of any installment plan, use of the accepted installment plan for the financial account is authorized. Thereafter, bills are generated which reflect installment charges to be paid. Thus, the purchaser may afford more purchases than otherwise possible, and may utilize such installment payments for purchases bought at many sellers."

In essence, Walker is disclosing a method for allowing purchasers to select an installment plan for the purchasing of goods so that the purchasers may spread out their payments over time. Walker does not disclose or anticipate the invention claimed by applicant in claim 1, and those claims dependent thereon. Applicant claims a method of managing and assessing a set of risks relative to a financial product. Applicant is assessing a credit authorization request from a system user, wherein said request is initiated by a use of said financial product; utilizing a predictive modeling routine to perform said assessment; accepting or declining said credit authorization request as based upon an outcome of said assessment; downloading an assessment result to said data processing system for transfer to a database accessible by one or more remote nodes of said system; and applying a fraudi to each assessment and wherein said fraudi is selected from a list of fraudi and wherein each of said fraudi on the list is representative of a defined areas of risk. Walker is not concerned with the assessing of

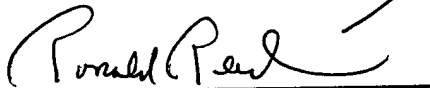
risks for a financial product. Walker is concerned with providing a method for allowing purchasers to select an installment plan for purchasers at a time of sale. In claim 4, Applicant's set of risks is a function of an individual's profile. In claim 5, Applicant's set of risks is a function of a business profile. In claim 6, Applicant's set of risks is a function of an individual's profile and a business profile. Walker does not disclose or anticipate applying a fraudi to each assessment step wherein the fraudi is selected from a list of fraudi and wherein each of said fraudi on the list is representative of a defined area of risk listed in Fig. 3, i.e.:

- Account Closure - Fraudulent Reinstatement of Account
- Account Disputes and Chargebacks
- Account Information Changes in Writing - Address
- Account Information Changes Via Telephone - Adding Cardholder
- Account Information Changes Via Telephone - Address
- Account Information Changes Via Telephone - Business Name
- Account Information Changes Via Telephone - Abuse of Closed Account
- Account Information Changes Via Telephone - Cash Access Employee Accts.
- Account Information Changes Via Telephone - Changing PIN's
- Account Information Changes Via Telephone - Credit limit Increase
- Account Information Changes Via Telephone -Disputed Statement
- Account Information Changes Via Telephone - Name
- Account Information Changes Via Telephone -Social Security Number
- Account Number - Fraudulent Use Via Telephone
- Account Takeovers/ Fraudulently Created Accounts
- Accounts - Live and Fraudulent - Detection
- Application - Fraudulent Card Applications - PreScreening
- Application Processing - Access To Account Documentation (paper files)
- Cardholder - Fraudulent Report Of Stolen Card
- Cardholder - Skip Accounts
- Floating - Balance Floating Between Several Accounts And Paid With Credit
- Internal - Collusion Between Card Ctr. Rep & Perpetrator
- Internal - Fee Collections And Funds Disbursements To Other Banks
- Issuing Car - Card Activation
- Merchant - Purchase And Cash Advances On Single Ticket
- Plastic - Additional Card Request
- Plastic Status - Card Intercepted In Mail

- Plastic Status - Counterfeits
- Plastic Status - Lost
- Plastic Status - Reissuing A Card
- Plastic Status - Stolen
- Transaction - ATM Cash Advances
- Transactions - Automatic Billing
- Transactions - Fraudulent Activity/Behavior
- Transaction International
- Transactions - Internet Purchases
- Transactions - Misuse Of Card By Employee
- Transaction - Live Purchases
- Transaction - Payments To Account
- Transaction - Telephone Purchases

In view of the above, claims 1-6 and 9-10 are patentable. If the Examiner has any questions, will he please call the undersigned at the telephone number noted below.

Respectfully submitted,



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Version with Markings to Show Changes Made

In the claims:

1. (Twice Amended) A method of managing and assessing a set of risks relative to a financial product, said method being accessed through a data processing system, wherein said data processing system comprises a series of nodes operatively connected with each other, said method comprising the steps of:

(a) performing an application processing procedure on ~~a customer~~ one or more customers, comprising a check of the creditworthiness of one or more selected customers; and issuing a financial product to one or more of said customers if said selected customer is determined to be creditworthy, thus resulting in an accepted customer, and declining said application if said customer is determined to be not creditworthy;

(b) assessing a credit authorization request from a system user, wherein said request is initiated by a use of said financial product;

(c) utilizing a predictive modeling routine to perform said assessment;

(d) accepting or declining said credit authorization request as based upon an outcome of said assessment;

(e) downloading an assessment result to said data processing system for transfer to a database accessible by one or more remote nodes of said system; and

(f) applying a fraudi to each assessment and wherein said fraudi is selected from a list of fraudi and wherein each of said fraudi on the list is representative of a defined area of risk.